

## UNITED STATES HOUSE OF REPRESENTATIVES

FORM B

## FINANCIAL DISCLOSURE STATEMENT

For New Members, Candidates, and New Employees

LEGISLATIVE RESOURCE CENTER

SEP 17 2018

Page 1 of 8

Name: Peter Sheltzky Joffe

Daytime Telephone: \_\_\_\_\_

18 SEP 20 AM 11:00

OFFICE OF THE CLERK  
LEGISLATIVE RESOURCE CENTER

(Office Use Only)

## FILER STATUS

New Member of or Candidate for  
U.S. House of Representatives  
State: AL  
District: 05Check if  
AmendmentNew Officer or Employee  
Employing Office: \_\_\_\_\_Staff Filer Type (If Applicable):  
Shared ☐ Principal Assistant ☐Period Covered: January 1, \_\_\_\_\_  
to \_\_\_\_\_A \$200 penalty shall be assessed against any  
individual who files more than 30 days late.

## PRELIMINARY INFORMATION - ANSWER EACH OF THESE QUESTIONS

## A. Did you, your spouse, or your dependent child:

a. Own any reportable asset that was worth more than \$1,000 at the  
end of the reporting period? orb. Receive more than \$200 in unearned income from any reportable  
asset during the reporting period?Yes ☒ No ☐E. Did you hold any reportable positions during the reporting  
period or in the current calendar year up through the date of filing?Yes ☒ No ☐C. Did you or your spouse have "earned" income (e.g., salaries,  
honoraria, or pension/IRA distributions) of \$200 or more during the  
reporting period?Yes ☒ No ☐F. Did you have any reportable agreement or arrangement with an  
outside entity during the reporting period or in the current calendar  
year up through the date of filing?Yes ☒ No ☐D. Did you, your spouse, or your dependent child have any reportable  
liability (more than \$10,000) at any point during the reporting period?Yes ☒ No ☐J. Did you receive compensation of more than \$5,000 from a  
single source in the current year and two prior years?Yes ☒ No ☐

ATTACH THE CORRESPONDING SCHEDULE IF YOU ANSWER "YES"

THIS FORM INCLUDES ONLY THE SCHEDULES THAT YOU ARE REQUIRED TO COMPLETE

## EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER BOTH OF THESE QUESTIONS

TRUSTS - Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded  
from this report details of such a trust that benefits you, your spouse, or dependent child?Yes ☐ No ☒EXEMPTION - Have you excluded from this report any other assets, "unearned" income, or liabilities of a spouse or dependent child because they meet all three tests for  
exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.Yes ☐ No ☒

## Page 2 of 8

**Use additional sheets if more space is required.**

Name: Peter Shetty Jackson

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**Use additional sheets if more space is required.**

## Page 4 of 8

**EXCLUDE:** Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

professional services involving a fiduciary relationship) are totally prohibited for Members and senior staff.

**Use additional sheets if more space is required.**

# SCHEDULE D - LIABILITIES

Name: Peter Shaffery Johnson

Page 5 of 8

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or your dependent child. Mark the highest amount owed during the reporting period. **New Members:** Members are required to report all liabilities secured by real property including mortgages on their personal residence. **Exclude:** Any mortgage on your personal residence (unless you rent it out or are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to you by a spouse or the child, parent, or sibling of you or your spouse. Report a revolving charge account (i.e., credit card) only if the balance at the close of the reporting period exceeded \$10,000. \*Column K is for liabilities held solely by your spouse or dependent child.

| SP,<br>DC, JT | Creditor                             | Date<br>Liability<br>Incurred<br>MO/YR | Type of Liability                      | Amount of Liability   |                       |                        |                         |                         |                           |                             |                              |                               |                   |  |
|---------------|--------------------------------------|--|--|-----------------------|-----------------------|------------------------|-------------------------|-------------------------|---------------------------|-----------------------------|------------------------------|-------------------------------|-------------------|--|
|               |                                      |  |  | A                     | B                     | C                      | D                       | E                       | F                         | G                           | H                            | I                             | J                 | K  |
|               |                                      |  |  | \$10,001-<br>\$15,000 | \$15,001-<br>\$50,000 | \$50,001-<br>\$100,000 | \$100,001-<br>\$250,000 | \$250,001-<br>\$500,000 | \$500,001-<br>\$1,000,000 | \$1,000,001-<br>\$5,000,000 | \$5,000,001-<br>\$25,000,000 | \$25,000,001-<br>\$50,000,000 | Over \$50,000,000 | Over \$1,000,000*<br>(Spouse/DC Liability) |
|               | Example First Bank of Wilmington, DE | 5/98                                   | Mortgage on Rental Property, Dover, DE |                       |                       |                        | X                       |                         |                           |                             |                              |                               |                   |  |
| JT            | Regions Bank Visa                    | 9/18                                   | Credit card                            |                       | X                     |                        |                         |                         |                           |                             |                              |                               |                   |  |
| JT            | American Express                     | 9/18                                   | (")                                    |                       | X                     |                        |                         |                         |                           |                             |                              |                               |                   |  |
| JT            | Capital One Visa                     | 9/18                                   | (")                                    |                       | X                     |                        |                         |                         |                           |                             |                              |                               |                   |  |
| JT            | Bank of America Visa                 | 9/18                                   | (")                                    |                       | X                     |                        |                         |                         |                           |                             |                              |                               |                   |  |
| JT            | Chase Bank Visa                      | 1/18                                   | (")                                    |                       | X                     |                        |                         |                         |                           |                             |                              |                               |                   |  |

## SCHEDULE E - POSITIONS

Report all positions, compensated or uncompensated, as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, nonprofit organization, labor organization, or educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature. **New Members and second-year candidates** report positions held in the reporting period and the current calendar year. **First-year candidates and new employees** report positions held in the current calendar year and two previous years.

| Position       | Name of Organization           |
|----------------|--------------------------------|
| Administrative | Turning Point Consultants, LLC |
|                |                                |
|                |                                |
|                |                                |
|                |                                |

# **SCHEDULE F - AGREEMENTS**

Name: Pat Sheffey Jefferson

Page 6 of 8

Identify the date, parties to, and general terms of any agreement or arrangement that you have with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

| Date | Parties to Agreement        | Terms of Agreement  |
|------|-----------------------------|---|
| 1/17 | City of Huntsville, Alabama | Defined benefit pension plan - annual compensation retirement |
|      |                             |   |
|      |                             |   |
|      |                             |   |
|      |                             |   |
|      |                             |   |

## **SCHEDULE J - COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE**

Report sources of compensation received by you or your business affiliation for services provided directly by you during the current year and two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule C.

| Source (Name and City/State)                    | Brief Description of Duties |
|---|-----------------------------|
| Example: Doe Jones & Smith, Hometown, Homestate | Accounting Services         |
| N/A   |                             |
|   |                             |
|   |                             |
|   |                             |
|   |                             |
|   |                             |
|   |                             |

**FILER NOTES**  
**(Optional)**

Name: Peter Sheffer Jothian Page 7 of 8

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**FILER NOTES**  
**(Optional)**

Name: Peter Shelley Joffin Page 8 of 8

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**Use additional sheets if more space is required.**





Schwab One Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

Need help reading this statement?  
Visit [www.schwab.com/StatementGuide](http://www.schwab.com/StatementGuide) for more information.

Market Monitor

Rate  
Bank Sweep: Interest Rate as of  
07/31 Z  
Yield  
0.22%

AB 02 000346 59629 H 2 A  
KERRY HOLDER JOFFRION  
4241 NOLEN AVE SE  
HUNTSVILLE AL 35801



Your Independent Investment Manager and/or Advisor

HERITAGE WAY ADVISORS LLC  
6833 STALTER DR STE 203  
ROCKFORD IL 61108-2582  
1 (815) 397-0900

The custodian of your brokerage account is: Charles Schwab & Co., Inc.  
This report is provided by Schwab. Except as noted in the terms and conditions, your Investment Manager and/or Advisor is independently owned and operated and not an affiliate with Schwab. For questions about this statement, or if there is a change in your financial situation, investment objectives, or risk profile, please contact your Independent Investment Manager and/or Advisor.

| Table of Contents              | Page |
|--------------------------------|------|
| Terms and Conditions.....      | 2    |
| Change In Account Value.....   | 4    |
| Asset Composition.....         | 4    |
| For Your Information.....      | 4    |
| Gain or (Loss) Summary.....    | 5    |
| Income Summary.....            | 5    |
| Margin Loan Information.....   | 5    |
| Cash Transactions Summary..... | 6    |
| Investment Detail.....         | 6    |
| Realized Gain or (Loss).....   | 11   |
| Transaction Detail.....        | 12   |
| Bank Sweep Activity.....       | 15   |
| Pending Corporate Actions..... | 15   |
| Endnotes For Your Account..... | 16   |

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ADVISORS

Your Independent Investment Advisor is not affiliated with R. an agent of Schwab and Schwab does not supervise or endorse your Advisor.  
Page 1 of 16



## Terms and Conditions

This Account Statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Schwab Institutional is a division of Charles Schwab & Co., Inc., and provides back office brokerage and related services to investment advisors and retirement plan providers. Unless otherwise defined herein, capitalized terms have the same meaning as in your Account Agreement. Schwab is a registered broker-dealer and is not affiliated with your investment advisor whose name appears on this statement ("Advisor") except in the case of Charles Schwab Investment Advisory, Inc. ("CSIA"), Schwab Private Client Investment Advisory, Inc. ("SPCIA"), or an affiliated company that may act as the investment advisor on a third. Advisors are independently owned and operated. Schwab neither endorses nor recommends any particular Advisor or its investment strategy and has no responsibility to monitor trading by any Advisor in your Account. Schwab has not verified any statement accompanying any Advisor's logo appearing on this statement. Advisors provide brokerage and custody services for your Account. Schwab provides brokerage and custody services for your Account. Schwab has agreements with Advisors under which Schwab provides Advisors with institutional trading, custody and related services, and products. Not all of these products and services may be available to your Account, and Schwab may provide them to Advisors on the Advisor's commitment to place a certain amount of its client assets in brokerage accounts at Schwab within a certain period of time. This commitment could influence an Advisor's recommendation or requirement that its clients establish brokerage accounts at Schwab.

## GENERAL INFORMATION AND KEY TERMS:

If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

**ADP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

**Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest. Bank Sweep and Bank Sweep for Benefit Plans features:

Schwab acts as your agent and custodian in establishing and maintaining your Bank Sweep and Bank Sweep for Benefit Plans features as a Schwab Cash feature for your brokerage account. Deposit accounts constitute direct obligations of banks affiliated with Schwab and are not obligations of Schwab. Bank deposit accounts are insured by the FDIC within applicable limits. The balance in the bank deposit accounts can be withdrawn on your order and the proceeds refunded to your securities account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the Bank Sweep and Bank Sweep for Benefit Plans features, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

**Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not

segregated and may be used in the conduct of this firm's business. Current Yield: Annual dividend paid on an equity divided by the current market price.

**Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

**Estimated Annual Income:** Estimated annual income is derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions.

**Fees and Charges:** For those fees described in the statement as "Fee to Advisor," as authorized by you, Schwab debited your Account to pay the fees as instructed by your Advisor. It is your responsibility, and not Schwab's, to verify the accuracy of the fees. Margin interest, charged to your Account during the statement period is included in this section of the statement.

**Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep feature, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If on any given day, the interest that Schwab calculates for the Free Credit Balance in the Schwab One Interest feature in your brokerage account is less than \$ .005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$ .005.

**Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.3 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.
- Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade

price or bid as of market close. Unpriced securities denote that no market valuation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as "Stale Priced." For Limited Partnerships and Real Estate Investment Trusts (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trusts (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, last accurate valuation information may not be available.

**Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

**Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

**Option Customers:** Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) You should exercise in principle of any material changes in your investment objectives or financial situation. 3) Exercise assignment policies for the option contracts are allocated among customer short positions pursuant to an automated procedure which randomly selects from among all customer short option positions those contracts which are subject to exercise, including positions established on the day of assignment. 4) Realized gains/losses of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult your tax advisor or IRS publication 550, Investment Income and Expenses, for additional information on Options.

**Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/4 of 1 cent (\$0.005) your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during

**Terms and Conditions (continued)**

a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

**Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unsegregated intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Beneficiaries Programs.

**Short Positions:** Securities sold short will be identified through an "S" in Investment Detail. The market value of these securities will be requested as a debit and be netted against any long positions in Total Account Value.

**Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

**Gain (or Loss):** Unrealized Gain (or Loss) and Realized Gain (or Loss) sections ("Gains/Loss" Section(s)) contain a gain or loss summary of your Account. This information has been provided on this statement at the request of your Advisor. This information is not a solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

**Accrued Income:** Accrued income is the sum of the total, accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amounts) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

**IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (either then an electronic fund transfer) you must notify us promptly, but no later than 10 days after the statement is sent or made available to you. If this statement shows that we have made or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement and Account balance are correct for all purposes with respect to those brokerage transactions.

**IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

**Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

**Additional Information:**

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Return this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

(1017-7MAX)

Account Value as of 07/31/2018: \$ 270,769.52

| Change in Account Value                       | This Period   | Year to Date   |
|---|---------------|----------------|
| Starting Value                                | \$ 279,589.98 | \$ 341,871.71  |
| Credits                                       | 436.61        | 4,865.39       |
| Debits  | (20,373.48)   | (86,325.41)    |
| Transfer of Securities (In/Out)               | 0.00          | 0.00           |
| Income Reinvested                             | 0.00          | 0.00           |
| Change in Value of Investments                | 11,116.41     | 10,357.83      |
| Ending Value on 07/31/2018                    | \$ 270,769.52 | \$ 270,769.52  |
| Accrued Income <sup>d</sup>                   | 332.88        |                |
| Ending Value with Accrued Income <sup>d</sup> | \$ 271,102.40 |                |
| Total Change in Account Value                 | \$ (8,820.46) | \$ (71,102.19) |
| Total Change with Accrued Income <sup>d</sup> | \$ (8,487.58) |                |

| Asset Composition      | Market Value  |
|------------------------|---------------|
| Cash and Bank Sweep X2 | \$ 288.37     |
| Equities               | 270,481.15    |
| Total Assets Long      | \$ 270,769.52 |
| Net Loan Balance       | 0.00          |
| Total Account Value    | \$ 270,769.52 |

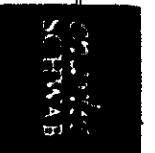
**For Your Information**

Important update:

- Thank you for the opportunity to serve you.

**HERITAGE WAY**

**ADVISORS**



Schwab One's Account of  
KERRY HOLDER JOFFRION

Account Number

Statement Period  
July 1-31, 2018

### Gain or (Loss) Summary

#### All Investments

Values may not reflect all of your gains/losses.

|  | Realized Gain or (Loss) This Period |            | Unrealized Gain or (Loss) |  |
|--|-------------------------------------|------------|---------------------------|--|
|  | Short Term                          | Long Term  | Year to Date              |  |
|  | \$1,011.83                          | \$7,237.36 | \$87,162.05               |  |

### Income Summary

|                     | Federally Tax-Exempt | Federally Taxable | Federally Tax-Exempt | Federally Taxable |
|---------------------|----------------------|-------------------|----------------------|-------------------|
| Bank Sweep Interest | 0.00                 | 0.27              | 0.00                 | 6.36              |
| Cash Dividends      | 0.00                 | 426.70            | 0.00                 | 4,729.43          |

|              |      |        |      |          |
|--------------|------|--------|------|----------|
| Total Income | 0.00 | 426.97 | 0.00 | 4,735.79 |
|--------------|------|--------|------|----------|

Interest Paid on Margin Loan-This Period <sup>2</sup> (13.47)

Interest Paid on Margin Loan-Year to Date <sup>2</sup> (33.82)

<sup>2</sup>Certain margin loan interest may be deductible; consult your tax advisor.

### Margin Loan Information

|             | Margin Loan Balance | Funds Available to Withdraw* | Securities Buying Power* | Margin Loan Rates Vary by Balance |
|-------------|---------------------|------------------------------|--------------------------|-----------------------------------|
| This Period | 0.00                | 141,406.37                   | 282,813.48               | 6.00% - 9.32%                     |

The opening margin loan balance for the statement period was \$0.00.  
For more information about the margin feature, please visit [schwab.com/margin](http://schwab.com/margin).  
\*Values include any cash plus the amount available using margin borrowing.





Schwab One Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

### Cash Transactions Summary

|                                 | This Period | Year to Date |
|---------------------------------|-------------|--------------|
| Starting Cash*                  | \$ 2,114.53 | \$ 4,780.98  |
| Deposits and other Cash Credits | 0.00        | 0.00         |
| Investments Sold                | 18,110.71   | 123,021.76   |
| Dividends and Interest          | 426.97      | 4,735.79     |
| Withdrawals and other Debits    | (20,000.00) | (85,000.00)  |
| Investments Purchased           | 0.00        | (46,054.33)  |
| Fees and Charges                | (363.84)    | (1,195.81)   |
| Total Cash Transaction Detail   | (1,826.16)  | (4,492.59)   |
| Ending Cash*                    | \$ 298.37   | \$ 298.37    |

\* Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

### Investment Detail - Cash and Bank Sweep

|                           | Starting Balance | Ending Balance |
|---------------------------|------------------|----------------|
| Cash                      | 87.15            | 96.63          |
| Total Cash                | 87.15            | 96.63          |
| Bank Sweep                |                  |                |
| Bank Sweep x:z            | 2,027.38         | 191.74         |
| Total Bank Sweep          | 2,027.38         | 191.74         |
| Total Cash and Bank Sweep |                  | 288.37         |

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

### Investment Detail - Equities

| Equities                 | Quantity | Market Price | Market Value | Unrealized Gain or (Loss) | Estimated Yield | Estimated Annual Income |
|--------------------------|----------|--------------|--------------|---------------------------|-----------------|-------------------------|
|                          |          |              | Cost Basis   |                           |                 |                         |
| A T & T INC (M)          | 150.0000 | 31.97000     | 4,795.50     | (537.30)                  | 6.25%           | 300.00                  |
| SYMBOL: T                |          |              | 5,332.80     |                           |                 | Accrued Dividend: 75.00 |
| ABBOTT LABORATORIES (M)  | 150.0000 | 65.54000     | 9,831.00     | 4,746.00                  | 1.70%           | 158.00                  |
| SYMBOL: ABT              |          |              | 5,085.00     |                           |                 | Accrued Dividend: 42.00 |
| ABBVIE INC (M)           | 75.0000  | 92.23000     | 6,917.25     | 3,588.68                  | 4.16%           | 288.00                  |
| SYMBOL: ABBV             |          |              | 3,328.57     |                           |                 | Accrued Dividend: 72.00 |
| ACCENTURE PLC F (M)      | 50.0000  | 159.33000    | 7,966.50     | 4,271.20                  | 1.66%           | 133.00                  |
| CLASS A                  |          |              | 3,695.30     |                           |                 |                         |
| SYMBOL: ACN              |          |              |              |                           |                 |                         |
| ANALOG DEVICES INC (M)   | 75.0000  | 96.14000     | 7,210.50     | 380.81                    | 1.99%           | 144.00                  |
| SYMBOL: ADI              |          |              | 6,829.69     |                           |                 |                         |
| AUTO DATA PROCESSING (M) | 50.0000  | 134.99000    | 6,749.50     | 651.30                    | 2.04%           | 138.00                  |
| SYMBOL: ADP              |          |              | 6,098.20     |                           |                 |                         |
| BANK OF NY MELLON CO (M) | 150.0000 | 53.47000     | 8,020.50     | 3,372.00                  | 1.79%           | 144.00                  |
| SYMBOL: BK               |          |              | 4,648.50     |                           |                 |                         |
| BLACKROCK INC (M)        | 10.0000  | 502.76000    | 5,027.60     | (604.55)                  | 2.28%           | 115.20                  |
| SYMBOL: BLK              |          |              | 5,632.15     |                           |                 |                         |

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



## Investment Detail - Equities (continued)

| Equities (continued)      | Quantity | Market Price | Market Value | Unrealized Gain or (Loss) | Estimated Yield | Estimated Annual Income |
|---------------------------|----------|--------------|--------------|---------------------------|-----------------|-------------------------|
|                           |          |              | Cost Basis   |                           |                 |                         |
| BRIT AMER TOBACCO F (M)   | 150.0000 | 54.78000     | 8,217.00     | (335.68)                  | 4.82%           | 396.69                  |
| SPONSORED ADR             |          |              | 8,552.68     |                           |                 |                         |
| 1 ADR REPS 1 ORD SHS      |          |              |              |                           |                 |                         |
| SYMBOL: BTI               |          |              |              |                           |                 |                         |
| CHEVRON CORP (M)          | 50.0000  | 126.27000    | 6,313.50     | 2,816.61                  | 3.54%           | 224.00                  |
| SYMBOL: CVX               |          |              | 3,496.89     |                           |                 |                         |
| CISCO SYSTEMS INC (M)     | 150.0000 | 42.29000     | 6,343.50     | 3,183.34                  | 3.12%           | 198.00                  |
| SYMBOL: CSCO              |          |              | 3,160.16     |                           |                 |                         |
| COLGATE-PALMOLIVE CO (M)  | 100.0000 | 67.01000     | 6,701.00     | 743.35                    | 2.50%           | 168.00                  |
| SYMBOL: CL                |          |              | 5,957.65     |                           |                 |                         |
|                           |          |              |              | Accrued Dividend: 42.00   |                 |                         |
| DOMINION ENERGY INC (M)   | 100.0000 | 71.71000     | 7,171.00     | 740.58                    | 4.65%           | 334.00                  |
| SYMBOL: D                 |          |              | 6,430.42     |                           |                 |                         |
| DUNKIN BRANDS GROUP (M)   | 100.0000 | 69.63000     | 6,963.00     | 2,847.16                  | 1.99%           | 139.00                  |
| SYMBOL: DNKN              |          |              | 4,115.84     |                           |                 |                         |
| ENBRIDGE INC F (M)        | 150.0000 | 35.43000     | 5,314.50     | 1,798.28                  | 5.83%           | 310.29                  |
| SYMBOL: ENB               |          |              | 3,516.22     |                           |                 |                         |
| EXXON MOBIL CORP (M)      | 75.0000  | 81.51000     | 6,113.25     | 235.65                    | 4.02%           | 246.00                  |
| SYMBOL: XOM               |          |              | 5,877.60     |                           |                 |                         |
| GLAXOSMITHKLINE PLC F (M) | 175.0000 | 41.59000     | 7,278.25     | 589.62                    | 4.84%           | 352.28                  |
| SPONSORED ADR             |          |              | 6,688.63     |                           |                 |                         |
| 1 ADR REPS 2 ORD SHS      |          |              |              |                           |                 |                         |
| SYMBOL: GSK               |          |              |              |                           |                 |                         |

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Schwab Direct Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

### Investment Detail - Equities (continued)

| Equities (continued)      | Quantity | Market Price | Market Value | Unrealized Gain or (Loss) | Estimated Yield | Estimated Annual Income |
|---------------------------|----------|--------------|--------------|---------------------------|-----------------|-------------------------|
|                           |          |              | Cost Basis   |                           |                 |                         |
| HERSHEY CO (M)            | 75.0000  | 98.21000     | 7,365.75     | 511.23                    | 2.67%           | 196.80                  |
| SYMBOL: HSY               |          |              | 6,854.52     |                           |                 |                         |
| HOME DEPOT INC (M)        | 25.0000  | 197.52000    | 4,938.00     | 2,917.85                  | 2.08%           | 103.00                  |
| SYMBOL: HD                |          |              | 2,020.15     |                           |                 |                         |
| INTEL CORP (M)            | 150.0000 | 48.10000     | 7,215.00     | 4,388.38                  | 2.49%           | 180.00                  |
| SYMBOL: INTC              |          |              | 2,826.62     |                           |                 |                         |
| INTL FLAVORS& FRAGRA (M)  | 50.0000  | 132.76000    | 6,636.00     | 436.92                    | 2.07%           | 136.00                  |
| SYMBOL: IFF               |          |              | 6,199.08     |                           |                 |                         |
| J P MORGAN CHASE & CO (M) | 75.0000  | 114.95000    | 8,621.25     | 6,572.63                  | 1.94%           | 168.00                  |
| SYMBOL: JPM               |          |              | 2,048.62     |                           |                 |                         |
| JOHNSON & JOHNSON (M)     | 50.0000  | 132.52000    | 6,626.00     | 1,910.20                  | 2.71%           | 180.00                  |
| SYMBOL: JNJ               |          |              | 4,715.80     |                           |                 |                         |
| MARATHON PETE CORP (M)    | 100.0000 | 80.83000     | 8,083.00     | 3,910.62                  | 2.27%           | 184.00                  |
| SYMBOL: MPC               |          |              | 4,172.38     |                           |                 |                         |
| MICROSOFT CORP (M)        | 75.0000  | 106.08000    | 7,956.00     | 6,067.43                  | 1.58%           | 126.00                  |
| SYMBOL: MSFT              |          |              | 1,888.57     |                           |                 |                         |
| NIKE INC (M)              | 100.0000 | 76.91000     | 7,691.00     | 2,442.15                  | 1.04%           | 80.00                   |
| CLASS B                   |          |              | 5,248.85     |                           |                 |                         |
| SYMBOL: NKE               |          |              |              |                           |                 |                         |
| NORFOLK SOUTHERN CO (M)   | 50.0000  | 169.00000    | 8,450.00     | 4,629.20                  | 1.70%           | 144.00                  |
| SYMBOL: NSC               |          |              | 3,820.80     |                           |                 |                         |

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Schwab One® Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

## Investment Detail - Equities (continued)

| Equities (continued)      | Quantity | Market Price | Market Value | Unrealized Gain or (Loss) | Estimated Yield | Estimated Annual Income |
|---------------------------|----------|--------------|--------------|---------------------------|-----------------|-------------------------|
|                           |          |              | Cost Basis   |                           |                 |                         |
| NOVARTIS AG F (M)         | 100.0000 | 83.90000     | 8,390.00     | 3,532.52                  | N/A             | N/A                     |
| SPONSORED ADR             |          |              | 4,657.48     |                           |                 |                         |
| 1 ADR REPS 1 ORD SHS      |          |              |              |                           |                 |                         |
| SYMBOL: NVS               |          |              |              |                           |                 |                         |
| PFIZER INC (M)            | 200.0000 | 39.93000     | 7,986.00     | 2,418.65                  | 3.40%           | 272.00                  |
| SYMBOL: PFE               |          |              | 5,567.35     |                           |                 |                         |
| T ROWE PRICE GROUP (M)    | 50.0000  | 119.08000    | 5,954.00     | 2,561.75                  | 2.35%           | 140.00                  |
| SYMBOL: TROW              |          |              | 3,392.25     |                           |                 |                         |
| THE COCA-COLA CO (M)      | 150.0000 | 46.63000     | 6,994.50     | 3,319.50                  | 3.34%           | 234.00                  |
| SYMBOL: KO                |          |              | 3,675.00*    |                           |                 |                         |
| TORONTO-DOMINION BK F (M) | 125.0000 | 59.18000     | 7,397.50     | 265.89                    | 3.47%           | 257.07                  |
| SYMBOL: TD                |          |              | 7,131.61     |                           |                 |                         |
| TRAVELERS COMPANIES (M)   | 45.0000  | 130.14000    | 5,856.30     | 2,328.66                  | 2.36%           | 138.60                  |
| SYMBOL: TRV               |          |              | 3,527.64     |                           |                 |                         |
| U S BANCORP (M)           | 150.0000 | 53.01000     | 7,951.50     | 2,605.35                  | 2.26%           | 180.00                  |
| SYMBOL: USB               |          |              | 5,346.15     |                           |                 |                         |
| UNITED PARCEL SRVC (M)    | 75.0000  | 119.89000    | 8,991.75     | 188.02                    | 3.03%           | 273.00                  |
| CLASS B                   |          |              | 8,803.73     |                           |                 |                         |
| SYMBOL: UPS               |          |              |              |                           |                 |                         |
| UNITED TECHNOLOGIES (M)   | 50.0000  | 135.74000    | 6,787.00     | 2,200.30                  | 2.06%           | 140.00                  |
| SYMBOL: UTX               |          |              | 4,586.70     |                           |                 |                         |
| VF CORP (M)               | 75.0000  | 92.07000     | 6,905.25     | 2,940.81                  | 1.99%           | 138.00                  |
| SYMBOL: VFC               |          |              | 3,964.44     |                           |                 |                         |

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

### Investment Detail - Equities (continued)

| Equities (continued)                          | Quantity   | Market Price      | Market Value | Unrealized Gain or (Loss) |       |          | Estimated Yield | Estimated Annual Income |
|---|------------|-------------------|--------------|---------------------------|-------|----------|-----------------|-------------------------|
|   |            |                   |              | Cost Basis                |       |          |                 |                         |
| 21ST CE NT FOX (W)<br>CLASS A<br>SYMBOL: FOXA | 150.0000   | 45.00000          | 6,750.00     | 2,524.94                  | 0.80% | 54.00    |                 |                         |
|   |            |                   | 4,225.06     |                           |       |          |                 |                         |
| Total Equities                                | 3,680.0000 |                   | 270,481.15   | 87,182.05                 |       | 7,124.93 |                 |                         |
|   |            | Total Cost Basis: | 183,319.10   |                           |       |          |                 |                         |

Total Accrued Dividend for Equities: 332.88

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

| Total Investment Detail |  | 270,789.52 |
|-------------------------|--|------------|
| Total Account Value     |  | 270,789.52 |
| Total Cost Basis        |  | 183,319.10 |

### Realized Gain or (Loss)

| Short Term       |         | Acquired/    | Sold/    | Total Proceeds | Cost Basis | Realized Gain or (Loss) |
|------------------|---------|--------------|----------|----------------|------------|-------------------------|
| 21ST CE NT FOX   | CLASS A | Quantity/Par | Opened   | Closed         |            |                         |
| FOXA             |         | 50.0000      | 08/10/17 | 07/09/18       | 2,420.19   | 1,408.36                |
|                  |         |              |          |                |            | 1,011.83                |
| Total Short Term |         |              |          |                | 2,420.19   | 1,408.36                |
|                  |         |              |          |                |            | 1,011.83                |

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.





Schwab One Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

## Realized Gain or (Loss) (continued)

| Long Term                 | Quantity/Par | Acquired/ |          | Total Proceeds | Cost Basis | Realized       |
|---------------------------|--------------|-----------|----------|----------------|------------|----------------|
|                           |              | Opened    | Sold/    |                |            | Gain or (Loss) |
| DUNKIN BRANDS GROUP: DNKN | 25.0000      | 11/13/15  | 07/09/18 | 1,751.03       | 1,028.96   | 722.07         |
| NOVARTIS AG               | 25.0000      | 07/08/10  | 07/09/18 | 1,921.42       | 1,214.37   | 707.05         |
| 1 ADR REPS: NVS           |              |           |          |                |            |                |
| T ROWE PRICE GROUP: TROW  | 25.0000      | 10/05/16  | 07/09/18 | 2,917.39       | 1,696.13   | 1,221.26       |
| ENBRIDGE INC              | F: ENB       | 12/11/15  | 07/20/18 | 1,719.72       | 1,172.07   | 547.65         |
| HOME DEPOT INC: HD        |              | 03/13/14  | 07/20/18 | 5,069.83       | 2,020.15   | 3,049.68       |
| VF CORP: VFC              |              | 03/08/17  | 07/20/18 | 2,311.13       | 1,321.48   | 989.65         |
| Total Long Term           |              |           |          | 16,890.52      | 8,453.16   | 7,237.36       |

Total Realized Gain or (Loss) 16,110.71 9,881.52 6,229.19

Schwab has provided accurate realized gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.  
Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

## Transaction Detail - Purchases & Sales

### Equities Activity

| Settle Date | Trade Date | Transaction | Description                         | Quantity  | Unit Price | Total Amount |
|-------------|------------|-------------|-------------------------------------|-----------|------------|--------------|
| 07/11/18    | 07/09/18   | Sold        | DUNKIN BRANDS GROUP: DNKN           | (25.0000) | 70.5600    | 1,751.03     |
| 07/11/18    | 07/09/18   | Sold        | NOVARTIS AG F<br>SPONSORED ADR: NVS | (25.0000) | 77.3760    | 1,921.42     |
| 07/11/18    | 07/09/18   | Sold        | T ROWE PRICE GROUP: TROW            | (25.0000) | 117.2150   | 2,917.39     |
| 07/11/18    | 07/09/18   | Sold        | 21ST CENT FOX<br>CLASS A: FOXA      | (50.0000) | 48.6634    | 2,420.19     |
| 07/24/18    | 07/20/18   | Sold        | ENBRIDGE INC F: ENB                 | (50.0000) | 34.6538    | 1,719.72     |

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings.  
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of  
KERRY HOLDER JOFFRION

Account Number  
Statement Period  
July 1-31, 2018

## Transaction Detail - Purchases & Sales (continued)

### Equities Activity (continued)

| Settle Date | Trade Date | Transaction | Description        | Quantity  | Unit Price | Total Amount |
|-------------|------------|-------------|--------------------|-----------|------------|--------------|
| 07/24/18    | 07/20/18   | Sold        | HOME DEPOT INC: HD | (25.0000) | 203.3138   | 5,089.83     |
| 07/24/18    | 07/20/18   | Sold        | VF CORP: VFC       | (25.0000) | 92.9643    | 2,311.13     |

### Total Equities Activity

18,110.71

### Total Purchases & Sales

18,110.71

## Transaction Detail - Deposits & Withdrawals

| Transaction Process          | Date     | Activity      | Description                        | Location | Credit/(Debit) |
|------------------------------|----------|---------------|------------------------------------|----------|----------------|
| 07/09/18                     | 07/09/18 | MoneyLink Txn | Tfr REGIONS BANK, KERRY HOLDER SIB |          | (10,000.00)    |
| 07/20/18                     | 07/20/18 | MoneyLink Txn | Tfr REGIONS BANK, KERRY HOLDER SIB |          | (10,000.00)    |
| Total Deposits & Withdrawals |          |               |                                    |          | (20,000.00)    |

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$20,000.00.

## Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

| Transaction Process | Date     | Activity           | Description                 | Credit/(Debit) |
|---------------------|----------|--------------------|-----------------------------|----------------|
| 07/01/18            | 07/02/18 | Qualified Dividend | AUTO DATA PROCESSING: ADP   | 34.50          |
| 07/02/18            | 07/02/18 | Qualified Dividend | THE COCA-COLA CO: KO        | 58.50          |
| 07/05/18            | 07/05/18 | Qualified Dividend | NIKE INC: NKE               | 20.00          |
| 07/06/18            | 07/06/18 | Qualified Dividend | INTL FLAVOR& FRAGRA: IFF    | 34.50          |
| 07/12/18            | 07/12/18 | Qualified Dividend | GLAXOSMITHKLINE PLC: F: GSK | 88.07          |
| 07/15/18            | 07/16/18 | Bank Interest XZ   | BANK INT 061618-071518      | 0.27           |
| 07/16/18            | 07/16/18 | Qualified Dividend | U S BANCORP: USB            | 45.00          |

Schwab has provided accurate gain and loss information whenever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



# Transaction Detail - Dividends & Interest (Including Money Market Fund dividends reinvested) (continued)

| Transaction                | Date     | Process            | Activity           | Description                | Credit/(Debit) |
|----------------------------|----------|--------------------|--------------------|----------------------------|----------------|
| 07/25/18                   | 07/25/18 | Qualified Dividend | Qualified Dividend | CISCO SYSTEMS INC: CSCO    | 49.50          |
| 07/31/18                   | 07/31/18 | Qualified Dividend | Qualified Dividend | J P MORGAN CHASE & CO: JPM | 42.00          |
| 07/31/18                   | 07/31/18 | Foreign Tax Paid   | Foreign Tax Paid   | TORONTO-DOMINION BK F: TD  | (9.64)         |
| 07/31/18                   | 07/31/18 | Qualified Dividend | Qualified Dividend | TORONTO-DOMINION BK F: TD  | 64.27          |
| Total Dividends & Interest |          |                    |                    |                            | 425.87         |

## Transaction Detail - Fees & Charges

| Transaction          | Date     | Process           | Activity          | Description              | Credit/(Debit) |
|----------------------|----------|-------------------|-------------------|--------------------------|----------------|
| 07/03/18             | 07/03/18 | Advisor Fee       | Advisor Fee       | MGMT FEE TO ADVISOR      | (349.49)       |
| 07/12/18             | 07/12/18 | ADR Pass Thru Fee | ADR Pass Thru Fee | GLAXOSMITHKLINE PLC F    | (0.88)         |
| 07/30/18             | 07/30/18 | Margin Interest   | Margin Interest   | INTEREST 06/28THRU 07/29 | (13.47)        |
| Total Fees & Charges |          |                   |                   |                          | (363.84)       |

The opening margin loan balance on 07/01 was \$0.00.  
The margin interest period does not correspond to the statement period. Retain this statement for use in conjunction with the next statement.  
07/09 through 07/10: \$4.19 based on 9.325% margin interest rate charged on average daily balance of \$(6,088.51).  
07/20 through 07/23: \$9.29 based on 9.325% margin interest rate charged on average daily balance of \$(9,950.90).

Total Transaction Detail

(1,826.16)

# Bank Sweep Activity

| Transaction Date   | Transaction      | Description                  | Withdrawal | Deposit | Balance x2 |
|--------------------|------------------|------------------------------|------------|---------|------------|
| Opening Balance x2 |                  |                              |            |         | 2,027.38   |
| 07/02/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 87.15   | 2,114.53   |
| 07/03/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 93.00   | 2,207.53   |
| 07/05/18           | Auto Transfer    | BANK TRANSFER TO BROKERAGE   | 349.49     |         | 1,858.04   |
| 07/06/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 20.00   | 1,878.04   |
| 07/08/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 34.50   | 1,912.54   |
| 07/10/18           | Auto Transfer    | BANK TRANSFER TO BROKERAGE   | 1,912.54   |         | 0.00       |
| 07/11/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 922.57  | 922.57     |
| 07/13/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 87.19   | 1,009.76   |
| 07/15/18           | Interest Paid x2 | BANK INTEREST                |            | 0.27    | 1,010.03   |
| 07/17/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 45.00   | 1,055.03   |
| 07/23/18           | Auto Transfer    | BANK TRANSFER TO BROKERAGE   | 1,055.03   |         | 0.00       |
| 07/24/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 155.71  | 155.71     |
| 07/26/18           | Auto Transfer    | BANK CREDIT FROM BROKERAGE X |            | 49.50   | 205.21     |
| 07/31/18           | Auto Transfer    | BANK TRANSFER TO BROKERAGE   | 13.47      |         | 191.74     |
| Total Activity     |                  |                              |            |         | 3,350.53   |
| Ending Balance x2  |                  |                              |            |         | 191.74     |

Bank Sweep: Interest Rate as of 07/31/18 was 0.22%. Your interest period was 06/16/18 - 07/15/18. 2

## Pending Corporate Actions

| Transaction         | Quantity | Payable Date | Rate per Share | Share Distribution | Cash Distribution |
|---------------------|----------|--------------|----------------|--------------------|-------------------|
| A T & T INC         | 150.0000 | 08/01/18     | 0.5000         |                    | 75.00             |
| BRIT AMER TOBACCO F | 150.0000 | 08/13/18     | 0.6791         |                    | 101.88            |

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**Pending Corporate Actions (continued)**

|  | Transaction          | Quantity           | Payable Date | Rate per Share | Share Distribution | Cash Distribution |
|--|----------------------|--------------------|--------------|----------------|--------------------|-------------------|
|  | ABBOTT LABORATORIES  | Qualified Dividend | 150.0000     | 08/15/18       | 0.2800             | 42.00             |
|  | ABBVIE INC           | Qualified Dividend | 75.0000      | 08/15/18       | 0.9600             | 72.00             |
|  | COLGATE-PALMOLIVE CO | Qualified Dividend | 100.0000     | 08/15/18       | 0.4200             | 42.00             |
| <b>Total Pending Corporate Actions</b> |                      |                    |              |                |                    | <b>392.88</b>     |

Pending transactions are not included in account value.

**Endnotes For Your Account**

**Symbol Endnote Legend**

- (M)** Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- \*** You authorize Schwab to debit your account to pay investment management fees per the authorization you granted in your Account Application. Schwab does not review or monitor these fee payments. Contact your Investment Manager if you have questions.
- a** Data for this holding has been edited or provided by the advisor.
- d** Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPC account protection until actually received and held in the account.
- X** Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
- Z** For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.